rity sector advances at the end of March 1992, March 1993, and March 1994 as furnished by RBI is indicated below:—

Year ended	Balance amount outstanding (Rs. in crores)	Percentage of Balance outstanding to total priority sector advances
March 1992	5129.80	11.49
March 1993	5674.67	11.76
March 1994	6351.60	12.27

Deposit ratio of commercial banks in various States

269 SHRI M. A. BABY: Will the Minister of FINANCE be pleased to state: What was the deposit ratio of the commercial banks between various States in India during the last three years, with special reference to Kerala?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): The Credit Deposit ratio of scheduled commercial banks in each State including the State of Kerala for the last three years ending March 1992 to 1994 is given in the Statement.

Statement

Credit deposit ratio of scheduled commercial Banks for the last three years ending March, 1992 to 1994

State/Union Territory	March 1992	March 1993	March 1994
1	2	3	4
Haryana	56.5	55.5	50.3
Himachal Pradesh	33.3	31.8	28.6
Jammu & Kashmir	43.0	44.5	45.7
Punjab	42.2	42.5	42.0
Rajasthan	55.6	55.2	49.2
Chandigarh	65.1	50.6	83.8
Delhi	73.1	63.9	73.8
Arunachal Pradesh	14.4	13.3	13.1
Assam	49.1	48.6	42.8
Manipur	72.6	84.3	72.1
Meghalaya	20.2	16.9	15.7
Mizoram	21.7	20.9	20.5

1	2	3	4
Nagaland	39.2	40.4	41.5
Tripura	56.4	58.3	56.2
Bihar	39.5	36.8	36.1
Orissa	72.2	66.7	61.0
Sikkim	27.2	24.3	22.0
West Bengal	52.7	52.2	46.5
Andaman & Nicobar Islands	32.4	29.1	18.6
Madhya Pradesh	63.7	62.3	56.0
Uttar Pradesh	44.6	42.4	37.2
Goa	30.9	30.6	25.5
Gujarat	53.5	52.4	46.3
Maharashtra	62.4	61.2	51.9
Dadra & Nagar Haveli	46.1	29.1	20.5
Daman & Diu	19.6	17.7	15.4
Andhra Pradesh	80.7	80.0	71.5
Karnataka	78.4	75.1	70.1
Kerala	51.9	46.7	44.3
Tamil Nadu	99.8	67.1	86.8
Lakshadweep	12 8	9.9	9.3
Pondicherry	47.8	44.8	42.2
All India	61.0	60.5	56.6

Functioning of Indian and foreign banks

270. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Govt. have finalised any scheme under which the Banks would be allowed to raise foreign currency and get deposits and may use them for lending purposes to small and medium exporters; and

(b) if so, what are the names of such Banks to whom licences have so far been issued to bring in this country funds raised by the Indian business houses abroad through Euro-issues, indicating the body/committee authorised to look into the exchange risks, rate of export credi and also to keep a close track on the functioning of both Indian and foreign banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V CHANDRASHEKHAR MURTHY): (a) and (b) The Government have completed negotiations for a Financial Sector Development Loan with the World Bank. This loan includes Backstop Facility Loan component o